

Information to identify the case:

Debtor 1	Michael J. Hardy	Social Security number or ITIN xxx-xx-4086
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Theresa S. Hardy	Social Security number or ITIN xxx-xx-5013
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 12-21887-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael J. Hardy

Theresa S. Hardy

8/29/17

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Michael J. Hardy
Theresa S. Hardy
Debtors

Case No. 12-21887-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 24

Date Rcvd: Aug 29, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 31, 2017.

db/jdb	Michael J. Hardy, Theresa S. Hardy, 520 Washington Terrace, Audubon, NJ 08106-2221
cr	+Specialized Loan Servicing, LLC, as servicer for A, Parker McCay PA, 9000 Midlantic Drive, Suite 300, PO Box 5054, Mount Laurel, NJ 08054-5054
513029686	+Arrow Financial Servic (Original Cr, 5996 W Touhy Ave, Niles IL 60714-4610
513794787	+Rushmore Loan Management Services, 15480 Laguna Canyon Road, Irvine, CA 92618-2132
513029694	+Specialized Loan Servi, 8742 Lucent Blvd Ste 300, Highlands Ranch CO 80129-2386
515971979	+Specialized Loan Servicing LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386
513089806	+Specialized Loan Servicing, LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Aug 30 2017 00:55:58 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 30 2017 00:55:54 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+EDI: MID8.COM Aug 30 2017 00:28:00 Midland Credit Management, Inc., 8875 Aero Drive, San Diego, CA 92123-2255
513196855	EDI: AIS.COM Aug 30 2017 00:28:00 American InfoSource LP as agent for, InSolve Recovery, LLC, PO Box 269093, Oklahoma City, OK 73126-9093
513029687	+EDI: TSYS2.COM Aug 30 2017 00:28:00 Barclaysbk, Po Box 8803, Wilmington DE 19899-8803
513029688	+EDI: CAPONEAUTO.COM Aug 30 2017 00:33:00 Capital One Auto Finan, 3901 Dallas Pkwy, Plano TX 75093-7864
513059977	+EDI: AISACG.COM Aug 30 2017 00:28:00 Capital One Auto Finance (CODOB), c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347
514476846	+EDI: AISACG.COM Aug 30 2017 00:28:00 Capital One Auto Finance,, c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347
513066104	+E-mail/Text: bankruptcy@cavps.com Aug 30 2017 00:56:15 Cavalry Portfolio Services, LLC, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2322
513029689	+EDI: CHASE.COM Aug 30 2017 00:28:00 Chase, Po Box 15298, Wilmington DE 19850-5298
513029690	+EDI: RCSFNBMARIN.COM Aug 30 2017 00:28:00 Credit One Bank, Po Box 98875, Las Vegas NV 89193-8875
513029691	+EDI: HFC.COM Aug 30 2017 00:33:00 Hsbc Bank, Po Box 5253, Carol Stream IL 60197-5253
513029692	EDI: TSYS2.COM Aug 30 2017 00:28:00 Juniper Bank, PO Box 13337, Philadelphia PA 19101-3337
513153456	+EDI: OPHSUBSID.COM Aug 30 2017 00:28:00 KEYSTONE RECOVERY PARTNERS LLC, SERIES A, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
513029693	+EDI: MERRICKBANK.COM Aug 30 2017 00:28:00 Merrick Bank, Po Box 9201, Old Bethpage NY 11804-9001
513052167	+EDI: MID8.COM Aug 30 2017 00:28:00 Midland Credit Management, Inc., 2365 Northside Drive, Ste 300, San Diego, CA 92108-2709
513029695	EDI: WTRRNBNK.COM Aug 30 2017 00:28:00 Target Nb, C/O Target Credit Services, Minneapolis MN 55440-0673

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****		
515963553*	+Capital One Auto Finance, c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347	
515971978*	+Specialized Loan Servicing LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386	
	TOTALS: 0, * 2, ## 0	

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 31, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 24

Date Rcvd: Aug 29, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 29, 2017 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor PROF-2013-S3 Legal Title Trust, by U.S. Bank National Association, as Legal Title Trustee bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
Brian E Caine on behalf of Creditor Specialized Loan Servicing, LLC, as servicer for Arch Bay Holdings, LLC-Series 2009B bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
Daniel L Reinganum on behalf of Debtor Michael J. Hardy dreinganum@MPADLaw.com, kgresh@mpadlaw.com;djamison@mpadlaw.com;lwood@mpadlaw.com;cgetz@mpadlaw.com;r62202@notify.bestcase.com
Daniel L Reinganum on behalf of Joint Debtor Theresa S. Hardy dreinganum@MPADLaw.com, kgresh@mpadlaw.com;djamison@mpadlaw.com;lwood@mpadlaw.com;cgetz@mpadlaw.com;r62202@notify.bestcase.com
Denise E. Carlon on behalf of Creditor PROF-2013-S3 Legal Title Trust, by U.S. Bank National Association, as Legal Title Trustee dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
R. A. Lebron on behalf of Creditor RUSHMORE LOAN MANAGEMENT SERVICES, AS SERVICER FOR US BANK, NATIONAL ASSOCIATION, bankruptcy@feinsuch.com
R. A. Lebron on behalf of Creditor Rushmore Loan Management Services as servicer for US BANK, NATIONAL ASSOCIATION bankruptcy@feinsuch.com

TOTAL: 9